

Cedar Point Federal Credit Union

Your Southern Maryland Community Credit Union

Coverdell Education Savings Account

Rate & Fee Schedule Addendum

Effective 08/01/17

		Share Account		500+ Share Account		Certificate Account	
Term	Effective Date	Annual	Dividend	Annual	Dividend	Annual	Dividend
		Percentage	Rate	Percentage	Rate	Percentage	Rate
		Yield	Variable%	Yield	Variable%	Yield	Variable%
N/A	Jan 03, 2013	0.10%	0.10%	0.10%	0.10%		
12 Mo.	Aug 01, 2017					1.26%	1.25%
24 Mo.	Aug 01, 2017					1.41%	1.40%
36 Mo.	Aug 01, 2017					1.61%	1.60%
48 Mo.	Aug 01, 2017					1.76%	1.75%
60 Mo.	Aug 01, 2017					1.91%	1.90%
Minimum Opening Deposit		\$25.00		\$500.00		\$500.00	
Minimum Balance Required		\$25.00		\$500.00		\$500.00	
Minimum Balance to Earn Stated APY		\$100.00		\$500.00		\$500.00	

*APY assumes reinvestment at same term for 12 months

See Coverdell Education Savings Account Rate and Fee Schedule